

Debtor 1

SCOTT J APPEL  
Name

Case number (if known) 19-21156

**Fill in this information to identify the case:**

Debtor 1 SCOTT J APPEL

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for District of New Jersey

the:

(State)

Case Number: 19-21156

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: M & T BANK Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account 1 9 9 3

Property Address: 264 LEVINBERG LN  
WAYNE, NJ 07470

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage (or total allowed amount for a mortgage paid in full through the plan):	(a) \$41,165.78
b. Prepetition arrearage paid by the trustee:	(b) \$41,165.78
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) SEE REGISTRY IF APPLICABLE
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$0.00
e. Allowed postpetition arrearage:	(e) \$1,931.00
f. Postpetition arrearage paid by the trustee:	+ (f) \$1,931.00
g. Total. Add lines b, d, and f.	(g) \$43,096.78

**Part 3: Postpetition Mortgage Payment**

Check one

☐ Mortgage is paid through the trustee.

☒ Mortgage is paid directly by the debtor(s).

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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.



Date 02/07/2024

Signature

Trustee Marie-Ann Greenberg

Address 30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550

Contact phone (973) 227-2840

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**19-21156**

**CERTIFICATE OF SERVICE**

I did this date serve the attached document(s) on the parties listed below by placing the same in the United States mail with proper postage affixed thereto and addressed as follows:

Debtor(s):

SCOTT J APPEL  
264 LEVINBURG LANE  
WAYNE, NJ 07470

Debtor(s) Counsel:

CAMILLE J KASSAR  
LAW OFFICES OF CAMILLE KASSAR, LLC  
35 NORTHWEST STREET  
LINCOLN PARK, NJ 07035

Creditor:

KML LAW GROUP  
701 MARKET ST  
SUITE 5000  
PHILADELPHIA, PA 19106

M & T BANK  
PO BOX 840  
BUFFALO, NY 14203-1495

Date: 2/7/2024

/s/ CharlesDArrigo

30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550